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XML format guide for Belgium SEPA Credit Transfer (SCT)

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Introduction

The purpose of this document is to help you to understand and use the XML format for your SEPA transactions.

Febelfin has published the "XML Message for credit transfer Initiation" based on the European Payments Council (EPC) Rulebooks.

Although the guidelines should contain all information to create a correct financial message, we do believe more information is necessary to come to an efficient and smooth transfer with a satisfying end result.

Our description is based on the standard message ISO20022 CustomerCredit-TransferInitiation <pain.001.001.03>, supplemented with the Febelfin Guidelines for XML Messaging and the ING appendix. The ISO 20022 standard puts some rules and constraints to the use of standard XML messaging.

The ING appendix, which has to be considered as a complementary document to the Febelfin guidelines, gives you more details about what is supported or not by ING. The ING Appendix takes priority over the Febelfin XML Implementation Guidelines.

Both the Febelfin document and the ING appendix must be read next to each other and are the key of a successful migration.

An additional success factor is the use of your current knowledge to achieve a correct SEPA migration. In this document we also want to give you information on how to create XML elements based on your CIRI01. We conclude the information on how ING can help you with testing.

We would like to draw your attention to the fact that ING cut-off times must be respected for a smooth processing of your transactions.

Frequently asked questions

How should the 'CreationDateTime' be correctly formatted?

Definition: Date and Time at which the message was created.

XML Tag: <CreDtTm>
Occurrences: [1..1]
Format: YYYY-MM-DDThh:mm:ss

Example: <CreDtTm>2011-08-24T09:40:30</CreDtTm>

If this format is not respected the payment instruction will be rejected.

How should the 'InitiatingParty' be correctly formatted?

Definition: Party initiating the payment. This can be either the debtor or a party initiating the payment on behalf of the debtor.

XML Tag: <InitgPty>
Occurrences: [1..1]
Format: This message item consists of the following elements:

1.8	[1..1]	++	InitiatingParty	<InitgPty>	
	[0..1]	+++	Name	<Nm>	70
	[0..1]	+++	Identification	<Id>	
	[1..1]	++++	OrganisationIdentification	<OrgId>	
	[0..1]{Or	+++++	BICOrBEI	<BICorBEI>	11
	[0..1] Or}	+++++	Other	<Othr>	
	[1..1]	++++++	Identification	<Id>	35
	[1..1]	++++++	Issuer	<Issr>	35

Rules:

- Either Name or Identification or both must be used. Name is limited to 70 characters.
- For Belgian companies, Identification (within Other) must contain the Enterprise Number (10 digits) and as Issuer "KBO-BCE".
- If Identification is used, then OrganisationIdentification must be used (mandatory).
- When OrganisationIdentification is used, we can choose between two optional sub-elements: BICOrBEI, or Other. If Other is used, Identification and Issuer must be used, as they are both mandatory.

How should the table above be interpreted and what do the "+" and [#..#] signs mean?

The «+» sign refers to the level where the element figures in the xml-structure:

The [#..#] sign indicates whether an item of the message is mandatory and how many times the element can be repeated. The number of occurrences is shown between square brackets.

- [0..1] shows that the element can be present 0 times or 1 time.
  Element is optional.
- [1..1] shows that the element can be present only 1 time.
  Element is mandatory.
- [1..n] shows that the element can be present 1 to n times.
  Element is mandatory.

  'n' is sometimes shown as '∞', which stands for infinite.

  The interpretation of the status of the data is influenced by an indication of "Or". In that case two different sub-children can be used for one child. Both are correct but have another impact and consequence. The two different sub-children will be indicated in the occurrence as follows:
  [0..1]{Or
  [0..1] Or}

Illustration with Initiating Party:

```
xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03">
    <CstmrCdtTrfInitn>
        <GrpHdr>                                   (1st level (+), 2nd level (++))
            <MsgId>Testpayment01</MsgId>
            <CreDtTm>2011-10-01T03:21:03</CreDtTm>
            <NbOfTxs>4</NbOfTxs>
            <CtrlSum>4000.00</CtrlSum>
            <InitgPty>
```

The **Initiating Party** on level 2 (++) is mandatory [1..1]

```
3rd level (+++)    <Nm>Cobelfac</Nm>
                   <Id>
```

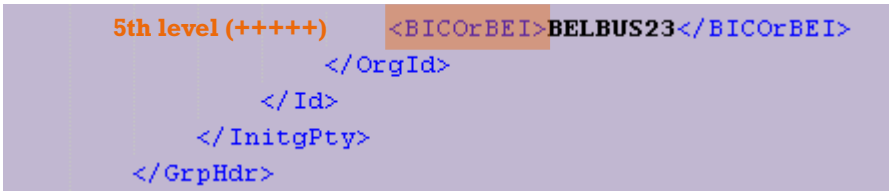
Either Name (+++) or Identification (+++) or both must be used and are optional [0..1]; because Initation Party is mandatory, at least one of both should figure in the xml.

```
4th level (++++)   </OrgId>
```

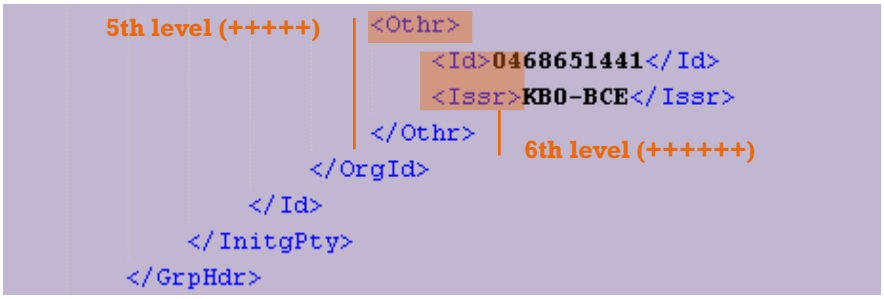
If the Identification (+++) is used, the OrganisationIdentification (++++) must be used, for it is mandatory [1..1].

For OrganisationIdentification (++++), there is a choice between one of the two optional elements: BICOrBEI (+++++), or Other (+++++). There should figure at least one of these 2, but not both (there is an {or} between them; the tag OrganisationIdentification ++++ above is mandatory, but has maximum 1 occurrence: [1..1])

1st Possibility: BICOrBEI (+++++) can be used (this is a code allocated to organisations by the ISO 9362 Registration Authority, e.g. for non-Belgian companies).



2nd Possibility: If **Other** (+++++) is used instead of BICOrBEI, the **Identification** (++++++) and [1..1]. **Issuer** (++++++) must be used, for they are mandatory [1..1].



For Belgian companies, Identification (within Other) must contain the Enterprise Number (10 digits) and as Issuer "KBO-BCE".

What is the 'BatchBooking'?

The use of the batch booking functionality is optional but recommended by ING. This will allow the creator of the file to define for each file or even for each batch within a file, if it will be debited globally or individually from the ordering account. The parameter will apply to all transactions (CreditTransferTransactionInformation) contained in the batch (PaymentInformation).

When a global debit is requested, this will by default mean the debit of one global amount in the account information and CODA reporting.

On request, ING can supply detailed information for such batches (MECT – Multiple SEPA Credit Transfers) in the CODA reporting.

Should you wish to receive detailed reporting information please contact our Electronic Banking Support (EBS) Team at least four working days before the implementation date.

Usage rule:

- If not present, the file will be by default considered to be batch booked.
- If present and contains "true", <BtchBookg>true</BtchBookg>, batch booking is requested.
- If present and contains "false", <BtchBookg>false</BtchBookg>, booking per transaction is requested.

The Batch Booking tag is characterized by <BtchBookg> in PaymentInformation block (index 2.3).

Important Remark on the PaymentInformation Block:

Regardless of whether the batch booking value is "True" or "False", you must group your transactions whenever possible under the same PaymentInformation block. This avoids unnecessary impact on your reporting: exponentially increasing size of the reporting files (as each transaction will be reported separately), and the risk of generating errors.

If all the data of the debit information contained in the PaymentInformation block are the same for a group of transactions, using it once is enough and those transactions can be grouped under one PaymentInformation block.

If you want the reporting at transaction level instead of at payment information level, this is possible within the set-up of the ING CODA product, not via the XML format.

What is the 'RequestedExecutionDate'?

Definition: Date at which the initiating party asks the Debtor's Bank to process the payment. This is the date on which the debtor's account(s) is (are) to be debited.

XML Tag: <ReqdExctnDt>
Occurrences: [1..1]
Format: YYYY-MM-DD
Example: <ReqdExctnDt>2010-12-18</ReqdExctnDt>

ING Rule:

- When batch booking is requested (2.3 batch booking contains "true"), the date is limited to six months in the future and 5 days in the past.
- When single booking is requested (2.3 batch booking contains "false"), the date is limited to one year in the future and 5 days in the past.

It is important to take the ING cut-off times into consideration when using the 'RequestedExecutionDate' tag. If ING cut-off times are not respected, the execution time of the payment can be altered.

ING Appendix to Febelfin SEPA CREDIT TRANSFER

(Appendix version 2.1 – 30.08.2010)

ING supports the "XML message for credit transfer Initiation" – implementation guidelines – published by Febelfin, the Belgian Financial Sector Federation. The document can be found in the "Febelfin standards for distance banking" via the following link:
http://www.febelfin.be/en/standards-distance-banking

You are advised to always use the latest version published. It is the European Payments Council (EPC) that decides if changes are required.

This annex to the Febelfin document aims to provide details about the actual interpretation of these guidelines by ING for SEPA payments (SEPA Direct Debit) initiated in Belgium.

Only Belgian creditor accounts are in scope. Electronic channels: Swiftnet or FTP or Isabel6 only.

The description is based on the standard message ISO 20022 CustomerCreditTransferInitiation <pain.001.001.03>.

The number of transactions is limited to a maximum of 50.000 transactions per file.

List of items with ING specific instruction

How to read this list

Febelfin XML Implementation Guidelines and the ING Appendix are two documents that are useful for the customer who wants to migrate easily to SEPA products. These documents should be read next to each other as the ING Appendix refers to the chapters and numbering (index) of the Febelfin XML Implementation Guidelines. The ING Appendix takes priority over the Febelfin XML Implementation Guidelines.

The first two figures mentioned below represent the index. It is the number referring to the corresponding description in the ISO 20022 XML Message Definition Report for Payment Standards – Initiation.

"Not supported" means that it is ignored by ING (no blocking factor but is ignored for execution and reporting).

2.4 Number of transactions (Batch level 'B')

Not supported

2.5 Control sum (Batch level 'B')

Not supported

2.17 Requested Execution date (Batch level 'B')

- When batch booking is requested (2.3 batch booking contains "true"), the date is limited to six months in the future and 5 days in the past.
- When single booking is requested (2.3 batch booking contains "false"), the date is limited to one year in the future and 5 days in the past.

2.19 Debtor (Batch level 'B')

Identification is not supported

2.20 Debtor Account (Batch level 'B')

"Currency of the account" is not supported

2.23 Ultimate Debtor (Batch level 'B')

Not supported

2.70 Ultimate Debtor (Transaction level (T')

Not supported

2.79 Creditor (Transaction level 'T')

Identification is not supported

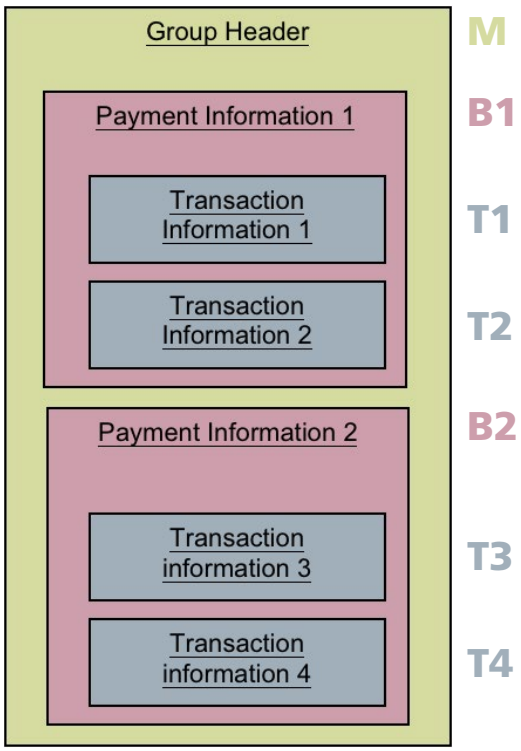
2.81 Ultimate Creditor (Transaction level 'T')

Not supported

2.86 Purpose (Transaction level 'T')

Not supported

Legend



Level (+)	CUSTOMERCREDITTRANSFERINITIATION		
	Message item	Occur.	
1	**GroupHeader**	**[1..1]**	**MESSAGE LEVEL ('M')**
2	MessageIdentification	[1..1]	
2	CreationdateTime	[1..1]	
2	NumberOfTransactions	[1..1]	
2	ControlSum	[0..1]	
2	InitiatingParty	[1..1]	
1	**PaymentInformation**	**[1..n]**	**BATCH LEVEL ('B')**
2	PaymentInformationIdentification	[1..1]	
2	PaymentMethod	[1..1]	
2	BatchBooking	[0..1]	
2	NumberOfTransactions	[0..1]	
2	PaymentTypeInformation	[0..1]	
2	RequestedExecutionDate	[1..1]	
2	Debtor	[1..1]	
2	DebtorAccount	[1..1]	
2	DebtorAgent	[1..1]	
2	ChargeBearer	[0..1]	
2	**CreditTransferTransactionInformation**	**[1..n]**	**TRANSACTION LEVEL ('T')**
3	PaymentIdentification	[1..1]	
3	Amount	[1..1]	
3	UltimateDebtor	[0..1]	
3	CreditorAgent	[0..1]	
3	Creditor	[1..1]	
3	CreditorAccount	[0..1]	
3	UltimateCreditor	[0..1]	
3	RemittanceInformation	[0..1]	

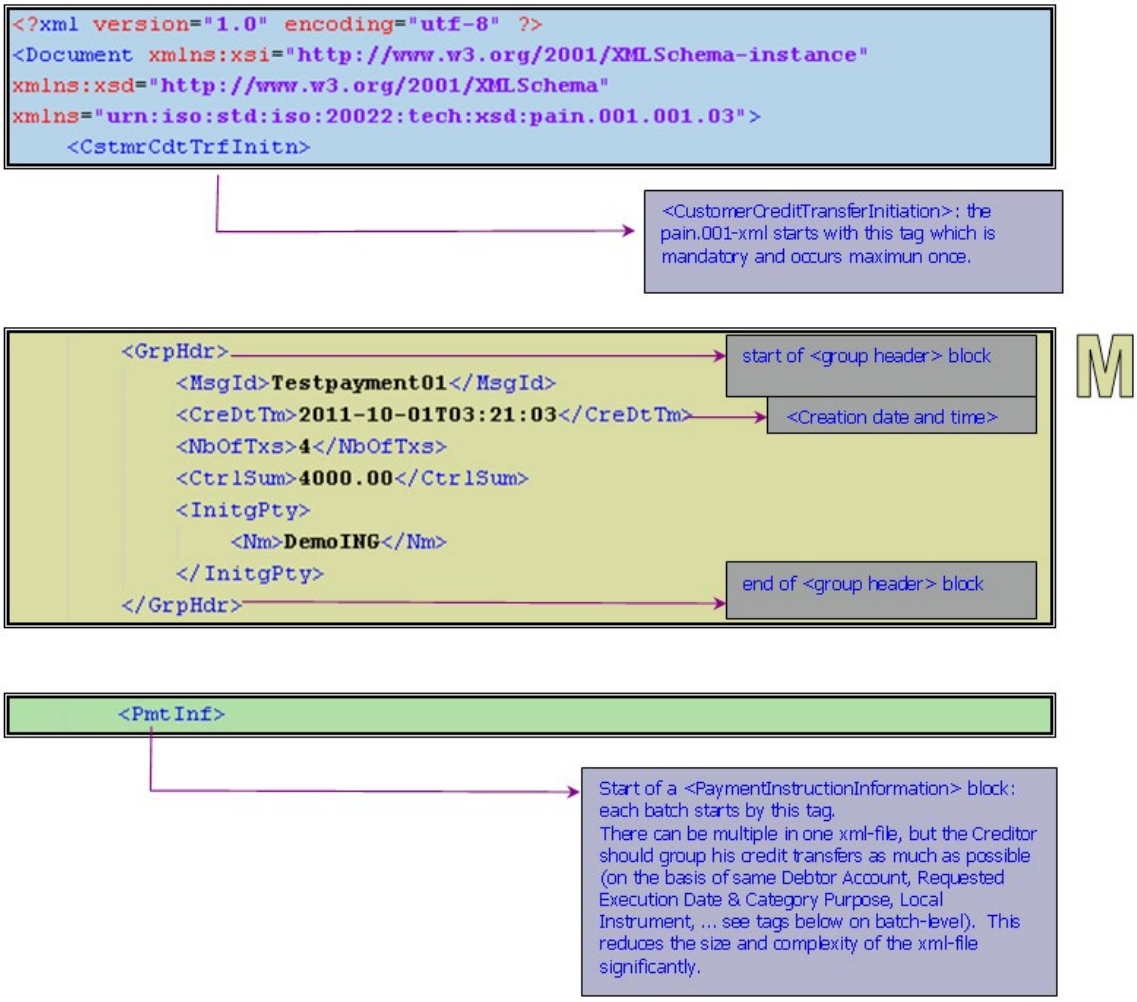
Examples

SEPA Credit Transfer with two batches of two transactions

The following example describes a SEPA Credit Transfer containing two different batches of two transactions for a total amount of EUR 4000.00.

The first batch contains a transaction for an amount of EUR 1000.00 and a second transaction for an amount of EUR 500.00. Batch booking "false" is requested as it concerns suppliers' transactions (SUPP).

The second batch contains a transaction for an amount of EUR 500.00 EUR and a second transaction for an amount of EUR 2000.00. Batch booking "true" is requested as it concerns salary payments (SALA).



B1

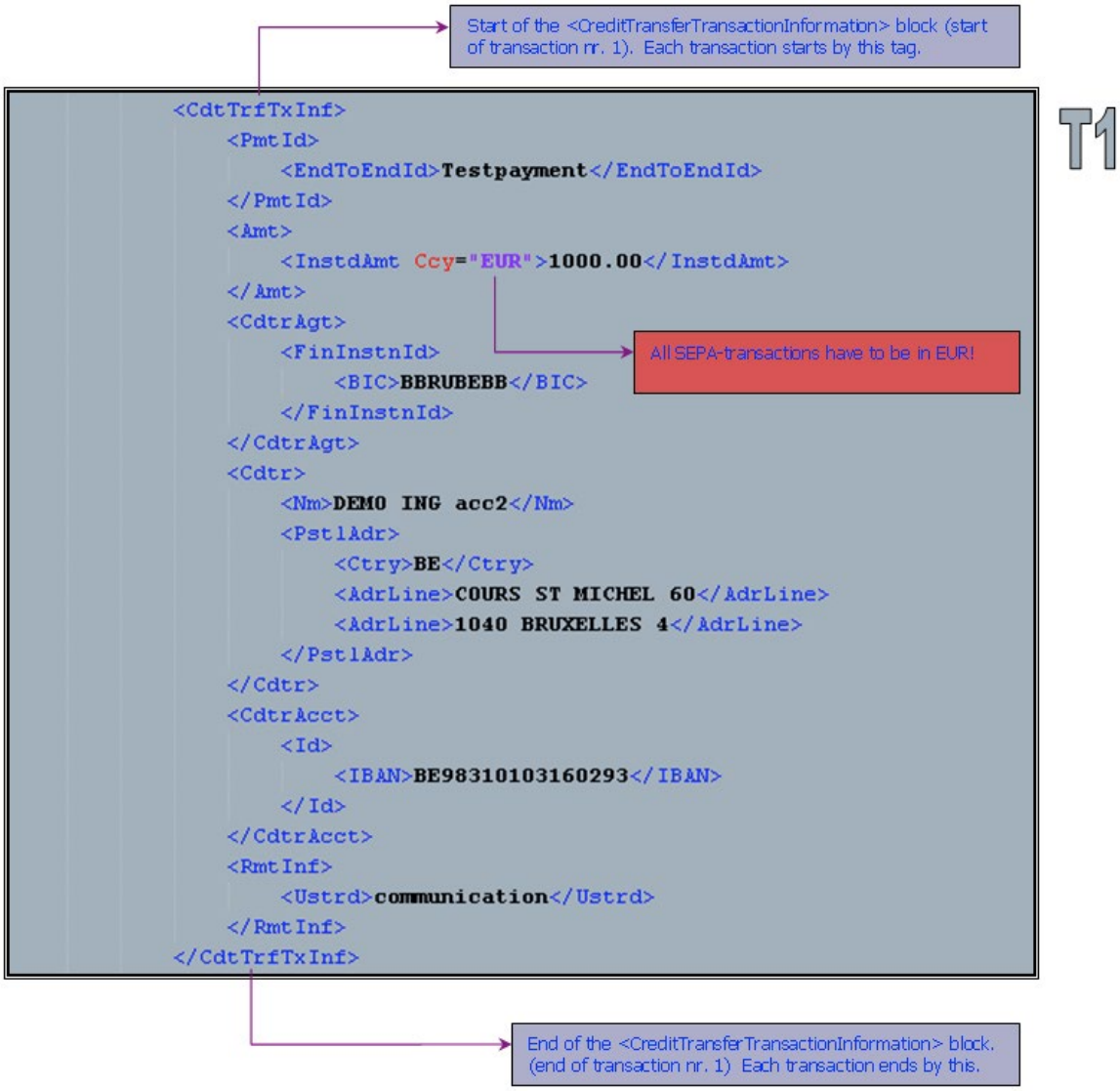
```
<PmtInf>
    <PmtInfId>011011</PmtInfId>
    <PmtMtd>TRF</PmtMtd>
    <BtchBookg>false</BtchBookg>
    <PmtTpInf>
        <SvcLvl>
            <Cd>SEPA</Cd>
        </SvcLvl>
        <CtgyPurp>
            <Cd>SUPP</Cd>
        </CtgyPurp>
    </PmtTpInf>
    <ReqdExctnDt>2011-10-10</ReqdExctnDt>
    <Dbtr>
        <Nm>DEMO ING acc1</Nm>
        <PstlAdr>
            <Ctry>BE</Ctry>
            <AdrLine>COURS ST MICHEL 60</AdrLine>
            <AdrLine>1040 BRUXELLES 4</AdrLine>
        </PstlAdr>
        <CtryOfRes>BE</CtryOfRes>
    </Dbtr>
    <DbtrAcct>
        <Id>
            <IBAN>BE12310103160192</IBAN>
        </Id>
    </DbtrAcct>
    <DbtrAgt>
        <FinInstnId>
            <BIC>BBRUBEBB</BIC>
        </FinInstnId>
    </DbtrAgt>
    <ChrgBr>SLEV</ChrgBr>
```

means that global <batch booking> is not requested (or disabled)

Separate batches must be done for different <Requested Execution Dates>

This tag deals with the <Debtor> related information, valid for all the transactions of the batch

This tag determines the <Debtor Account>, valid for all the transactions of the batch


Start of the <CreditTransferTransactionInformation> block (start of transaction nr. 1). Each transaction starts by this tag.
T1
<CdtTrfTxInf>
<PmtId>
<EndToEndId>Testpayment</EndToEndId>
</PmtId>
<Amt>
<InstdAmt Ccy="EUR">1000.00</InstdAmt>
</Amt>
<CdtrAgt>
<FinInstnId>
<BIC>BBRUBEBB</BIC>
</FinInstnId>
</CdtrAgt>
<Cdtr>
<Nm>DEMO ING acc2</Nm>
<PstlAdr>
<Ctry>BE</Ctry>
<AdrLine>COURS ST MICHEL 60</AdrLine>
<AdrLine>1040 BRUXELLES 4</AdrLine>
</PstlAdr>
</Cdtr>
<CdtrAcct>
<Id>
<IBAN>BE98310103160293</IBAN>
</Id>
</CdtrAcct>
<RmtInf>
<Ustrd>communication</Ustrd>
</RmtInf>
</CdtTrfTxInf>
All SEPA-transactions have to be in EUR!
End of the <CreditTransferTransactionInformation> block. (end of transaction nr. 1) Each transaction ends by this.

Start of the <CreditTransferTransactionInformation> block (start of transaction nr. 2). Each transaction starts by this tag.
T2
<CdtTrfTxInf>
<PmtId>
<EndToEndId>Testpayment</EndToEndId>
</PmtId>
<Amt>
<InstdAmt Ccy="EUR">500.00</InstdAmt>
</Amt>
<CdtrAgt>
<FinInstnId>
<BIC>BBRUBEBB</BIC>
</FinInstnId>
</CdtrAgt>
<Cdtr>
<Nm>DEMO ING acc3</Nm>
<PstlAdr>
<Ctry>BE</Ctry>
<AdrLine>COURS ST MICHEL 60</AdrLine>
<AdrLine>1040 BRUXELLES 4</AdrLine>
</PstlAdr>
</Cdtr>
<CdtrAcct>
<Id>
<IBAN>BE54310103160697</IBAN>
</Id>
</CdtrAcct>
<RmtInf>
<Strd>
<CdtrRefInf>
<Tp>
<CdOrPrtry>
<Cd>SCOR</Cd>
</CdOrPrtry>
<Issr>BBA</Issr>
</Tp>
<Ref>310103160293</Ref>
</CdtrRefInf>
</Strd>
</RmtInf>
</CdtTrfTxInf>
All SEPA-transactions have to be in EUR!
End of the <CreditTransferTransactionInformation> block. (end of transaction nr. 2) Each transaction ends by this.

End of a <PaymentInstructionInformation> block: each batch ends by this tag.

```
</PmtInf>
```

```
<PmtInf>
```

Start of the second <PaymentInstructionInformation> block: each batch starts by this tag.
There can be multiple in one xml-file, but the Creditor should group his credit transfers as much as possible (on the basis of same Debtor Account, Requested Execution Date & Category Purpose, Local Instrument, ... see tags below on batch-level). This reduces the size and complexity of the xml-file significantly.

B2

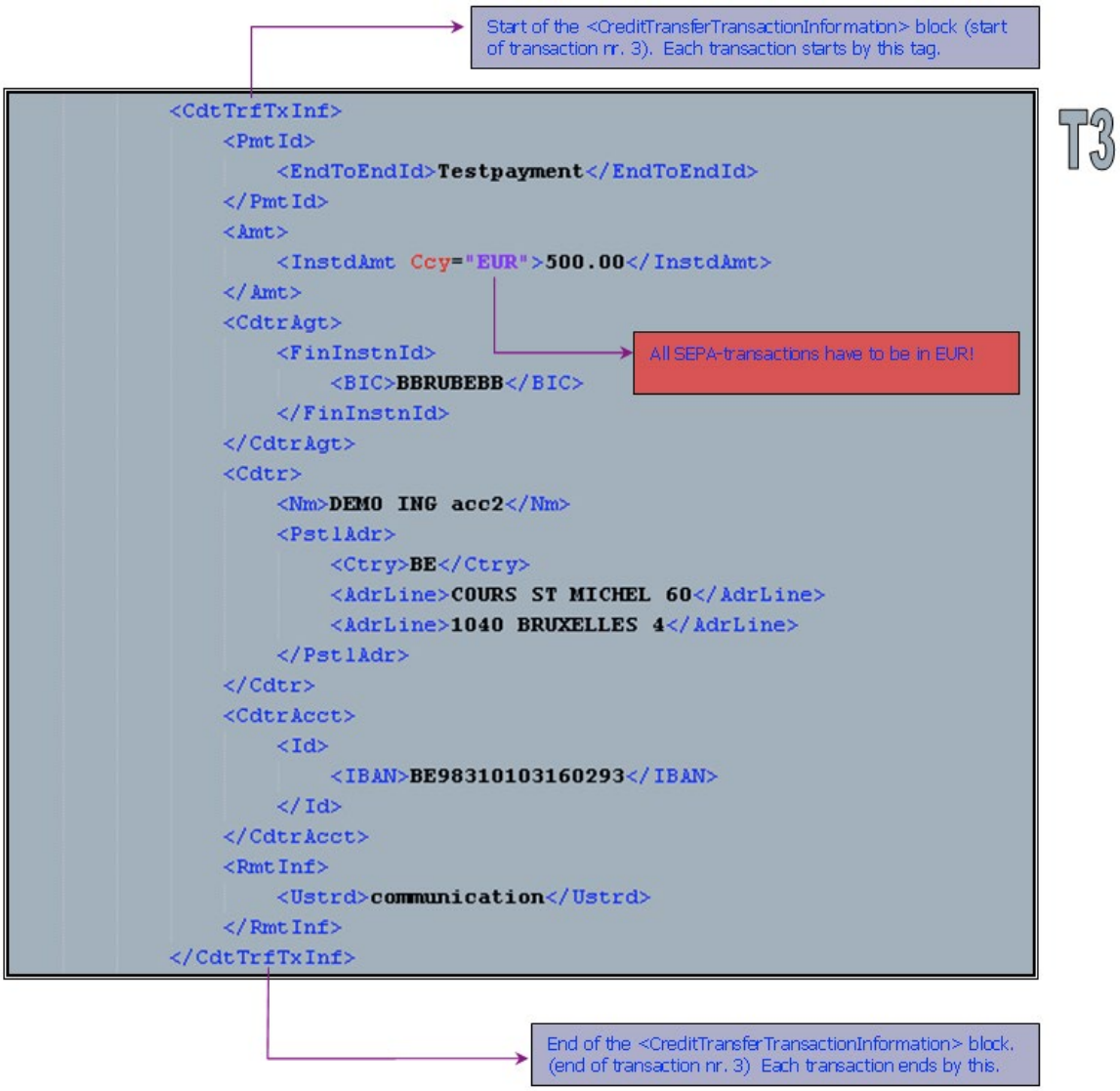
```
<PmtInfId>011011</PmtInfId>
<PmtMtd>TRF</PmtMtd>
<BtchBookg>true</BtchBookg>
<PmtTpInf>
    <SvcLvl>
        <Cd>SEPA</Cd>
    </SvcLvl>
    <CtgyPurp>
        <Cd>SALA</Cd>
    </CtgyPurp>
</PmtTpInf>
<ReqdExctnDt>2011-10-15</ReqdExctnDt>
<Dbtr>
    <Nm>DEMO ING acc1</Nm>
    <PstlAdr>
        <Ctry>BE</Ctry>
        <AdrLine>COURS ST MICHEL 60</AdrLine>
        <AdrLine>1040 BRUXELLES 4</AdrLine>
    </PstlAdr>
    <CtryOfRes>BE</CtryOfRes>
</Dbtr>
<DbtrAcct>
    <Id>
        <IBAN>BE12310103160192</IBAN>
    </Id>
</DbtrAcct>
<DbtrAgt>
    <FinInstnId>
        <BIC>BBRUBEBB</BIC>
    </FinInstnId>
</DbtrAgt>
<ChrgBr>SLEV</ChrgBr>
```

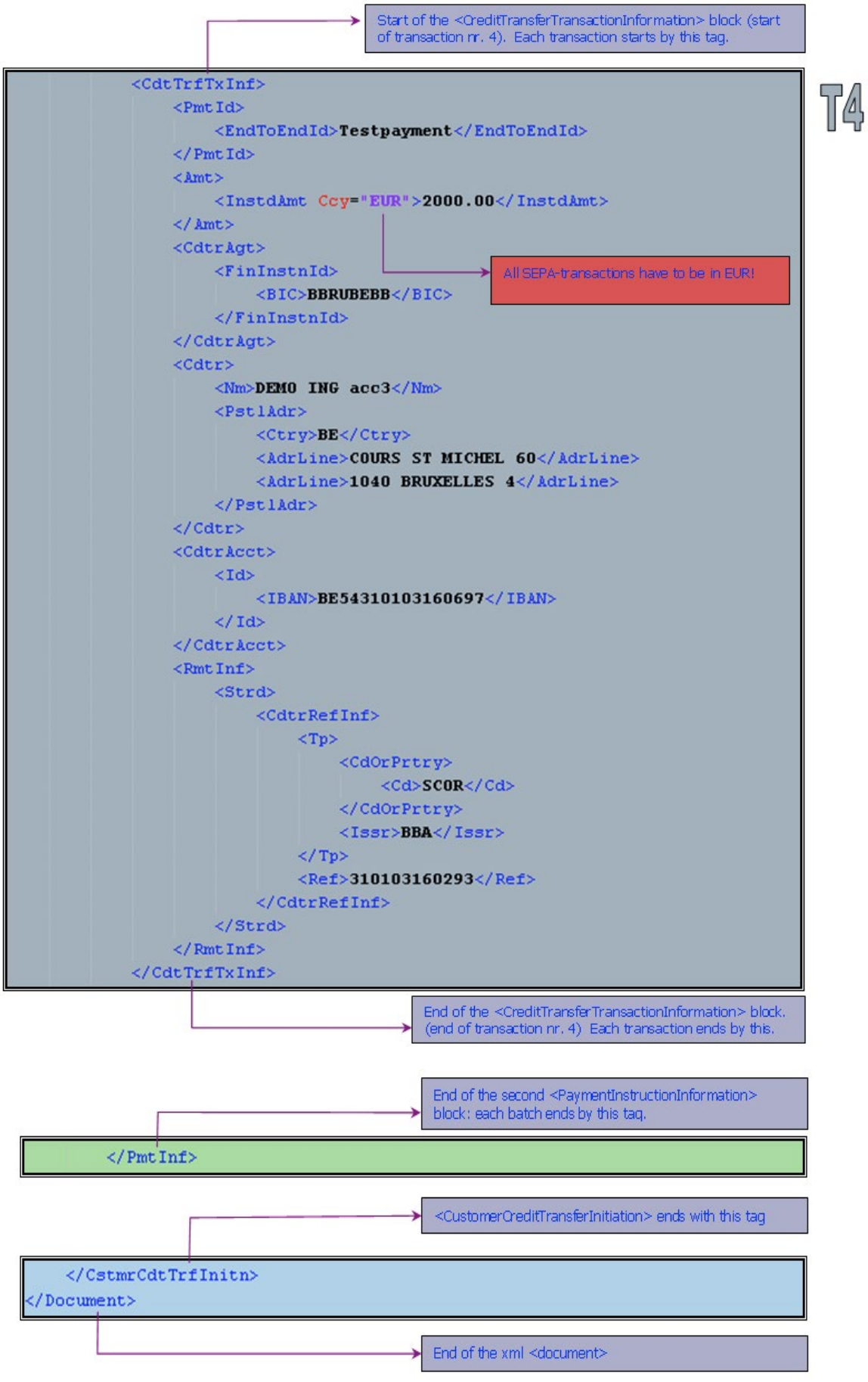
means that global <batch booking> is requested

Separate batches must be done for different <Requested Execution Dates>

This tag deals with the <Debtor> related information, valid for all the transactions of the batch

This tag determines the <Debtor Account>, valid for all the transactions of the batch


Start of the <CreditTransferTransactionInformation> block (start of transaction nr. 3). Each transaction starts by this tag.
T3
<CdtTrfTxInf>
<PmtId>
<EndToEndId>Testpayment</EndToEndId>
</PmtId>
<Amt>
<InstdAmt Ccy="EUR">500.00</InstdAmt>
</Amt>
<CdtrAgt>
<FinInstnId>
<BIC>BBRUBEBB</BIC>
</FinInstnId>
</CdtrAgt>
<Cdtr>
<Nm>DEMO ING acc2</Nm>
<PstlAdr>
<Ctry>BE</Ctry>
<AdrLine>COURS ST MICHEL 60</AdrLine>
<AdrLine>1040 BRUXELLES 4</AdrLine>
</PstlAdr>
</Cdtr>
<CdtrAcct>
<Id>
<IBAN>BE98310103160293</IBAN>
</Id>
</CdtrAcct>
<RmtInf>
<Ustrd>communication</Ustrd>
</RmtInf>
</CdtTrfTxInf>
All SEPA-transactions have to be in EUR!
End of the <CreditTransferTransactionInformation> block. (end of transaction nr. 3) Each transaction ends by this.


Start of the <CreditTransferTransactionInformation> block (start of transaction nr. 4). Each transaction starts by this tag.
T4
<CdtTrfTxInf>
<PmtId>
<EndToEndId>Testpayment</EndToEndId>
</PmtId>
<Amt>
<InstdAmt Ccy="EUR">2000.00</InstdAmt>
</Amt>
<CdtrAgt>
<FinInstnId>
<BIC>BBRUBEBB</BIC>
</FinInstnId>
</CdtrAgt>
<Cdtr>
<Nm>DEMO ING acc3</Nm>
<PstlAdr>
<Ctry>BE</Ctry>
<AdrLine>COURS ST MICHEL 60</AdrLine>
<AdrLine>1040 BRUXELLES 4</AdrLine>
</PstlAdr>
</Cdtr>
<CdtrAcct>
<Id>
<IBAN>BE54310103160697</IBAN>
</Id>
</CdtrAcct>
<RmtInf>
<Strd>
<CdtrRefInf>
<Tp>
<CdOrPrtry>
<Cd>SCOR</Cd>
</CdOrPrtry>
<Issr>BBA</Issr>
</Tp>
<Ref>310103160293</Ref>
</CdtrRefInf>
</Strd>
</RmtInf>
</CdtTrfTxInf>
All SEPA-transactions have to be in EUR!
End of the <CreditTransferTransactionInformation> block. (end of transaction nr. 4) Each transaction ends by this.
End of the second <PaymentInstructionInformation> block: each batch ends by this tag.
</PmtInf>
<CustomerCreditTransferInitiation> ends with this tag
</CstmrCdtTrfInitn>
</Document>
End of the xml <document>

CIRI01 to XML mapping

The table below shows the mandatory and recommended elements only. The purpose of this information is to show you the link between the XML format and the CIRI01 format.

Index	Message Item	<XML Tag>		CIRI01 functional equivalent
1.0	GroupHeader	<GrpHdr>	Mandatory	
1.1	MessageIdentification	<MsgId>	Mandatory	
1.2	CreationDateTime	<CreDtTm>	Mandatory	Rec 0 pos 6-11
1.6	Number of Transactions	<NbOfTxs>	Mandatory	
1.8	InitiatingParty	<InitgPty>	Mandatory	
2.0	PaymentInformation	<PmtInf>	Mandatory	
2.1	PaymentInformationIdentification	<PmtInfId>	Mandatory	Rec 0 pos 118-127
2.2	PaymentMethod	<PmtMtd>	Mandatory	
2.3	BatchBooking	<BtchBookg>	Recommended	
2.17	RequestedExecutionDate	<ReqdExctnDt>	Mandatory	Rec 0 pos 17-22
2.19	Debtor	<Dbtr>	Mandatory	Rec 0 pos 39-116
2.20	Debtor Account	<DbtrAcct>	Mandatory	Rec 0 pos 27-38
2.21	Debtor Agent	<DbtrAgt>	Mandatory	
2.27	CreditTransferTransactionInformation	<CdtTrfTxInf>	Mandatory	
2.28	PaymentIdentification	<PmtId>	Mandatory	
2.30	EndToEndIdentification	<EndToEndId>	Mandatory	
2.42	Amount	<Amt>	Mandatory	
2.43	InstructedAmount	<InstdAmt>	Mandatory	Rec 1 pos 36-47
2.79	Creditor	<Cdtr>	Mandatory	Rec 1 pos 48-73
2.80	Creditor Account	<CdtrAcct>	Recommended	Rec 1 pos 24-35
2.98	Remittance Information	<RmtInf>	Recommended	Rec 1 pos 75-127

In CIRI01, there was no possibility to request a global debit or a single debit in the file content. The upload of a file was considered to be a global debit for that file. With XML, you can choose between a global debit and a debit on transaction basis by using the batch booking parameter.

Reference Information

The table below shows you where to retrieve information related to references.

Index	Message Item	Description
1.1	MessageIdentification	This mandatory reference is determined by you, being the initiating party, and sent to your bank in order to identify the message. It is recommended to limit the max. length to 30 characters. This reference will be not be present in your CODA reporting.
2.1	PaymentInformation-Identification	This mandatory reference is determined by you, being the initiating party, in order to unambiguously identify the payment information block within the message. It is recommended to limit the max. length to 30 characters. This reference is used when <BtchBookg> "true" is requested (for MECT). It is present in your CODA reporting in the reference field of the global amount.
2.29	InstructionIdentification	This optional reference is determined by you, being the initiating party, and sent to your bank in order to identify the transaction. As this identification is a reference between the Initiator and the Debtor's Bank, it is not forwarded to the Creditor's Bank.
2.30	EndToEndIdentification	This mandatory reference is determined by you, being the initiating party, in order to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain. This reference is present in your CODA reporting at the detail level. For SEPA Credit Transfers, this unique identification is passed on to the beneficiary.

Useful links

Febelfin: standards for distance banking
http://www.febelfin.be/en/standards-distance-banking

ISO20022 – CustomerCreditTransferInitiation
http://www.iso20022.org

European Payments Council (EPC)
http://www.europeanpaymentscouncil.eu/content.cfm?page=sepa_credit_transfer

Format Validation Tool
The User Manual is available on the website via this link:
http://www.ingsepa.com/formatvalidationtool/en

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